Northern District Of Ohio
United States Bankruptcy Court
201 Superior Avenue
Cleveland, OH 44114−1235

In re:
David Dale Brown

Case No.: 10−19957−rb

Chapter: 7

Address:
12927 Hampton Club Drive #310
North Royalton, OH 44133

Last four digits of Social Security No.:
xxx−xx−9372

DISCHARGE OF DEBTOR
IN A CHAPTER 7 CASE

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: January 18, 2011
Form ohnb234

/s/ Randolph Baxter
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharge Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminated a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

a. Debts for most taxes;

b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after October 17, 2005);

c. Debts that are domestic support obligations;

d. Debts for most student loans;

e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;

f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;

g. Some debts which were not properly listed by the debtor;

h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;

i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0647-1 User: jjana Page 1 of 1 Date Rcvd: Jan 18, 2011
Case: 10-19957 Form ID: 234a Total Noticed: 22

The following entities were noticed by first class mail on Jan 20, 2011.
db +David Dale Brown, 12927 Hampton Club Drive #310, North Royalton, OH 44133-7446
20045131 +Cavalry Portfolio Service, P.O. Box 27288, Tempe, AZ 85285-7288
20045135 Cleveland Clinic, P.O. Box 931720, Cleveland, OH 44193-1828
20045136 +Clinton E. Preslan, 4725 Grayton, Cleveland, OH 44135-2307
20045138 +Dyck O'Neal, Inc., 15301 Spectrum Drive, Addison, TX 75001-4665
20045140 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,
GRAND RAPIDS MI 49546-6253
(address filed with court: Fifth Third Bank, Fifth Third Center, Cincinnati, OH 45263)
20045142 +Global Acceptance Cr Co LP, 5850 W I-20, Arlington, TX 76017-1083
20045143 Rachel J. Mason, 5181 Natorp Blvd, Suite 202, Cincinnati, OH 45249
20045144 +Scott Paris, Attorney At Law, 75 Public Square, Cleveland, OH 44113-2001
20045145 +Sean F. Berney, 4725 Grayton, Cleveland, OH 44135-2307
20045147 +Victoria D. Barton, 1301 East 9th Street, Cleveland, OH 44114-1804

The following entities were noticed by electronic transmission on Jan 18, 2011.
tr EDI: QSDAVIS.COM Jan 18 2011 18:23:00 Steven Davis, 1370 Ontario St, Standard Bldg,
Suite #450, Cleveland, OH 44113-1744
20045127 +EDI: AMEREXPR.COM Jan 18 2011 18:23:00 American Express, P.O. Box 981537,
El Paso, TX 79998-1537
20045128 +EDI: ACCE.COM Jan 18 2011 18:23:00 Asset Acceptance LLC, P.O. Box 1630,
Warren, MI 48090-1630
20045130 +EDI: BANKAMER2.COM Jan 18 2011 18:23:00 Bank Of America, P.O. Box 17054,
Wilmington, DE 19850-7054
20045129 +EDI: BANKAMER.COM Jan 18 2011 18:23:00 Bank Of America, P.O. Box 1390,
Norfolk, VA 23501-1390
20045132 +EDI: CHASE.COM Jan 18 2011 18:23:00 Chase, Cardmember Services, P.O. Box 15298,
Wilmington, DE 19850-5298
20045133 +EDI: CHASE.COM Jan 18 2011 18:23:00 Chase Pier One Imports, P.O. Box 15298,
Wilmington, DE 19850-5298
20045134 +EDI: CITICORP.COM Jan 18 2011 18:23:00 Citi Card / Citibank, P.O. Box 6241,
Sioux Falls, SD 57117-6241
20045137 EDI: DISCOVER.COM Jan 18 2011 18:23:00 Discover Financial Services, P.O. Box 15316,
Wilmington, DE 19850
20045139 +EDI: BANKAMER2.COM Jan 18 2011 18:23:00 Fia Card Services, Inc., P.O. Box 15720,
Wilmington, DE 19850-5720
20045141 +EDI: RMSC.COM Jan 18 2011 18:23:00 GE/JC Penney, P.O.Box 981131, El Paso, TX 79998-1131
TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
20094095* +David Dale Brown, 12927 Hampton Club Drive #310, North Royalton, OH 44133-7446
20045146 ##+Steven V. Sorg, 2300 Litton Lane, Ste. 200, Hebron, KY 41048-9132
TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 20, 2011 **Signature:** Joseph Speetjens